

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

James T Betts
Lynn Betts
Debtor(s)

Case No. 08 B 11212

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/02/2008.
- 2) The plan was confirmed on 07/21/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/22/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$59,771.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$75,674.00
Less amount refunded to debtor \$13.99

NET RECEIPTS: \$75,660.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,470.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,027.70
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,497.70

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	630.00	NA	NA	0.00	0.00
American Recovery System	Unsecured	567.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	855.52	855.52	506.51	0.00
Asset Acceptance	Unsecured	NA	2,635.64	2,635.64	1,560.42	0.00
Bureau Of Collection Recovery	Unsecured	4,627.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	308.00	NA	NA	0.00	0.00
Chicago Municipal Employees CU	Unsecured	250.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	NA	12,695.71	12,695.71	7,516.47	0.00
CitiFinancial	Secured	14,772.00	14,394.37	14,394.37	0.00	0.00
Countrywide Home Loans Inc	Secured	140,668.11	1,569.11	1,569.11	1,569.11	0.00
Countrywide Home Loans Inc	Secured	140,668.11	137,708.19	137,708.19	0.00	0.00
East Bay Funding	Unsecured	NA	1,338.50	1,338.50	792.46	0.00
ECast Settlement Corp	Unsecured	707.00	707.59	707.59	418.93	0.00
Educational Credit Management Corp	Unsecured	8,309.62	8,309.62	8,309.62	4,919.69	0.00
HSBC Bank USA	Unsecured	1,338.50	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	14,661.22	1,623.26	1,623.26	961.05	0.00
Internal Revenue Service	Unsecured	NA	14,661.22	14,661.22	0.00	0.00
Internal Revenue Service	Priority	NA	13,037.96	13,037.96	13,037.96	0.00
Jefferson Capital Systems LLC	Unsecured	22,186.15	22,186.15	22,186.15	13,135.25	0.00
Karam Nasser	Unsecured	NA	0.00	0.00	0.00	0.00
Lease Finance Group	Unsecured	2,171.00	2,171.44	2,171.44	0.00	0.00
Medical Collections	Unsecured	8.00	NA	NA	0.00	0.00
NU Island Partners LLC	Unsecured	NA	1,219.68	1,219.68	722.11	0.00
Palisades Collection LLC	Unsecured	20,000.00	5,835.09	5,835.09	3,454.65	0.00
Palisades Collection LLC	Unsecured	5,835.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	2,552.64	2,552.64	2,552.64	1,511.28	0.00
Pharia LLC	Unsecured	540.39	540.39	540.39	319.94	0.00
Professional Account Management	Unsecured	304.00	NA	NA	0.00	0.00
Professional Account Management	Unsecured	81.00	NA	NA	0.00	0.00
Regional Acceptance	Unsecured	NA	237.14	237.14	140.40	0.00
Regional Acceptance	Secured	14,013.00	14,250.14	14,013.00	14,013.00	1,256.78

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgent Capital Services	Unsecured	2,171.00	2,269.65	2,269.65	1,343.74	0.00
Sprint Nextel	Unsecured	1,441.29	1,441.29	1,441.29	853.32	0.00
TeleCheck	Unsecured	1,480.00	NA	NA	0.00	0.00
United Acceptance	Unsecured	911.00	NA	NA	0.00	0.00
University of Chicago	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Financial	Unsecured	218.30	NA	NA	0.00	0.00
Wells Fargo Financial Illinois Inc	Unsecured	190.00	218.30	218.30	129.24	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$152,102.56	\$0.00	\$0.00
Mortgage Arrearage	\$1,569.11	\$1,569.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,013.00	\$14,013.00	\$1,256.78
TOTAL SECURED:	\$167,684.67	\$15,582.11	\$1,256.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,037.96	\$13,037.96	\$0.00
TOTAL PRIORITY:	\$13,037.96	\$13,037.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,498.83	\$38,285.46	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,497.70</u>	
Disbursements to Creditors	<u>\$68,162.31</u>	
TOTAL DISBURSEMENTS :		<u>\$75,660.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.